



AP35651 - 070457.1675

PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Winterer et al.

Customer No.: 21003

Serial No. : 10/757,317

Examiner : Not Yet Assigned

Filed : January 14, 2004

Group Art Unit: 3624

For : FINANCIAL TRANSACTION CARD WITH AUTOMATIC PAYMENT  
FEATUREINFORMATION DISCLOSURE STATEMENT

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

May 13, 2004  
Date of Deposit

Robert C. Scheinfeld  
Attorney Name

Signature

31,300  
Patent Reg. No.

May 13, 2004  
Date of Signature

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicants bring to the attention of the Examiner the documents listed on the attached Form PTO 1449 and respectfully request that the listed documents be considered by the Examiner and made of record in the above-captioned application. Copies of all of the documents listed on the Form PTO-1449 are enclosed herewith.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed documents are material or constitute

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"prior art." If the Examiner applies the documents as prior art against any claim in the application and applicants determine that the cited documents do not constitute "prior art" under United States law, applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of the documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should the documents be applied against the claims of the present application.

This Information Disclosure Statement is being filed before the mailing date of the first Office Action on the merits of referenced application. Therefore, applicants do not believe that any fee is due in connection with the submission of this paper. However, if any fee is due, or if any overpayment has been made, the Commissioner is authorized to charge any such fee or credit any overpayment, to our Deposit Account No. 02-4377. Duplicate copies of this sheet are enclosed.

Respectfully submitted,

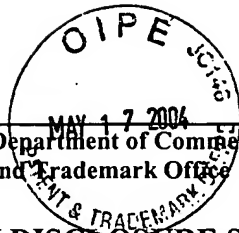
BAKER BOTTS L.L.P.

By: 

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Form PTO-1449 U.S. Department of Commerce  
(REV. 2-82) Patent and Trademark OfficeAtty. Docket No.  
AP35651 - 070457.1675Serial No.  
10/757,317**INFORMATION DISCLOSURE STATEMENT  
BY APPLICANT**  
(Use several sheets if necessary)Applicants  
Winterer et al.Filing Date  
January 14, 2004Group Art Unit  
3624**U.S. PATENT DOCUMENTS**

*Exam. Init.	Document No.							Date	Name	Class	Subclass	Filing Date if Appropriate
	4	7	7	4	6	6	3	09/27/88	Musmanno et al.	364	408	
	4	5	9	7	0	4	6	06/24/86	Musmanno et al.	364	408	
	4	3	7	6	9	7	8	03/15/83	Musmanno	364	408	
	4	3	4	6	4	4	2	08/24/82	Musmanno	364	408	

**FOREIGN PATENT DOCUMENT**

		Document No.									Class	SubClass	Translator	
													Yes	No

**OTHER DOCUMENTS (including Author, Title Date, Pertinent Pages, Etc.)**


Examiner

Date Considered

\* Examiner: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.